



Holiday Spending Tips

1

Have a budget plan for all your holiday expenses and stick to it!

2

Use cash to buy gifts, especially if you have credit card debt.

3

Create an incentive to spend "under" budget by treating yourself with the savings.

4

Shop with a plan and stick to it to avoid impulse purchases.

5

Start 2020 debt-free by setting aside money in a savings account for the new year.



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